App. F. IX-4

PRESERVED

Previous References

1936.

(97)

97 File No. 44-86

Serial Nos. 1-12.

P:13

-3

Letter References.

97/136-DC/-37

97 217-40 Mil-2

Pmnl

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1-12

Part B for March 37

SUBJECT.

Recovery of Premia from out of the pension of Retired Officers.

Sl 2) Sanctions the above

WD 0418—GPB—22,500—29-8-36

Fl 5517-19 97 13/2/37

To The Secretary Insurance Committee.
The Comptroller to Govt.
The Comptroller to Mysore Capelle

GENERAL AND REVENUE SECRETARIAT.

(G.P.)

NOTES.

File No. 44-36

FILE HEADING

[illegible]

FROM [illegible]

No. Dated 24.7.36 Received 18.8.36

Diary No. 53 | Enclos. | Spare copies | Serial No. 1

BRIEF ABSTRACT OF LETTER

[illegible]

NOTES AND ORDERS.

1 For facility's sake, the above suggestion of Mr. M. G. Ranganja – vide the second paragraph of his letter – about retired officers subscribing to State Provident Fund, is abstracted & taken on to a scale worthy in a separate file.

This file therefore deals only with the question of recovery of premium from the pension of retired officers.

Mr. Rangaiy

NOTES—First Sheet

WD 0245—GPR—2,500—23-8-32

wants that the premia payable by the members of retired officers' families should be permitted to be paid by means of deduction from the officers' pensions, apparently at the instance of the pensioner concerned.

4 It is seen from the enclosure to P.2 that the request was once preferred to the Comptr, but was not accepted. Though mr. Ramaniya does not say which of the two Branches of State life Insurance - Official or Public - he means, it is perhaps the latter, by inference

5 The suggestion gives rise to the following points, which are submitted for consideration:-

1. The deduction of premia from an officer's pay appears to be mostly for the sake of convenience to the officers in active service, particularly in the Public Branch. In both the branches, the first premium is payable in cash.

Rule 16. Sub-Para cf. P.B. rules.

2. Even in the Official Branch, which deals with the Compulsory part of the scheme, premium is made payable into the Treasury by officers who cease to be in service before the 5 5 the year but who desire to continue their premium under the terms of the Optional Contract itself. Please see rule 26 of the Official Branch Rules. This rule perhaps applies with greater relevancy to the Public Branch.

653
/36

General and Revenue Secretariat | G.L. File No. 44 of 1936.. | [App. F. III—2

Serial No.

3. Pension is perhaps as strictly absolute property & no deduction of any kind from it is perhaps recognisable.

4. From the Accounts point of view also, there are probably practical difficulties in maintaining Registers, watching recoveries etc.

Both appear, the Compln & the Insurance Secy may both be Consulted.

Subs for orders. (H Secy) IW 24/8

25/8/36 IW/24 The Compr may be Consulted. Consistently with following fundamental rules our object should be to give all possible facilities to the public - If there are no legal or practical difficulties & I do'nt see why the Concession asked for should not be given. 25/8 IW 26/8

(Comptroller with compliments)

per COMPTROLLER'S OFFICE 27 AUG 1936 BANGALORE 10.10

Q.O 34/ per 28/8/36.

No. 36/Spl dated 30-10-36

U.O.No.435/Pen. dated 28-10-36

Returned with compliments.

2. Pensioners may be permitted to deduct the premiums due on account of State Life Insurance out of their

per 25/8

FINANCE SECRETARY 30 OCT. No.....

NOTE—Contn Sheet.

WD 03594—GPB—30,000—13-7-35

653/7c

GI File No. 44 of 193 6 | General and Revenue Secretariat

pensions either on their own behalf or others. The pension voucher form provides for such deductions being made.

3. In all such cases the previous permission of the Secretary, State Life Insurance may be obtained who while according permission will simultaneously advise the treasury to effect the recovery out of the pension of the particular individual as agreed to by him. This course would be necessary to prevent the stoppage of the payments of the premium without sufficient reasons.

2 The Secretary, State Life Insurance may be required to supply the Treasury with the necessary deduction statements to be attached to the pension voucher in support of the deductions.

13 The rule of the State Life Insurance Committee that payment has to be made in cash by retired officers has also to be suitably modified.

Comptroller

27 Sept 31 Oct 30

CV 29/10

14

Refer. Para 7. May the Insurance Secy be consulted in respect of paras 11, 12 & 13 above. — 15 Fe Secy. — 31/10

31/x. 31/f

16

6/11

17 Forwarded with Compliments to the Secy, State Life Insurance Committee.

6.11.36

Pro.
For Fe: Secy

STATE LIFE INSURANCE OFFICE
HYDERABAD-DECCAN
6. NOV 1936

No. 10547 10. DEC. 1936

633/2

General and Revenue Secretariat | File No. 1 pdc. of 193 . [App. F. III—2

Serial No.

18 Returned with compliments.

19 The request of Rajasevasakta Mr. M.G. Rangaiya is that provision should be made for the recovery from pension of premiums due not only in respect of policie on the life of the pensioner but also in respect of policies on others' lives.

20 The present Rule 16 which provides for deduction from salary of premiums on policies on the lives of Government employees is itself felt by the non-officia public as an invidious distinction, but what is more important, this provision is likely to prove detrimental to the Fund inasmuchas under the Rule, if a policy-holder, for any reason, does not draw his salary, even if it be on account of leave on medical grounds, his policy does not lapse and the full benefit of the policy will have to be given if the insured should die subsequently.

21 This difficulty may be even more in the case of pensioners because the pensioner is not bound to draw his pension on any fixed day and the pension payments are transferable from Treasury to Treasury at the will of the pensioner.

22 There would, however, be no objection to the proposal in respect only of premiums due on the pensioner's own policy on the following conditions:-

(1) The

NOTE—Contn. Sheet.

WD 0417--GPB—80,000-8-9-36

Serial No.

(1) The Pension Bill is presented at the Treasury with the necessary premium deduction statement; and

(2) The pensioner is bound to see that credit is given to the premium on the due dates, whether by deduction from pension or in cash.

V3 Permission from the Secretary, Insurance Committee, does not seem to be necessary if under general orders of Government the procedure is to be followed by all Treasuries. An application by the pensioner to the Treasury concerned may be sufficient.

G Madhava Rao
For SECRETARY,
INSURANCE COMMITTEE.
7/12/36

MNR.

Reference. Paras 14 to 16 above.

Subject. Deduction from pension of the premia due either from the Pensioner or his relatives.

My the difficulty urged in Para 20 by the Insurance Secy is not quite clear. The protection from lapse in respect of policies

Serial No.

premia on which are deducted from pay, is attached only to Official Branch Policies. Rule 25 of O.B. rules lays down that premia not deducted from pay by reason of the insured being on L. W. A. or other Cause will be treated as a Charge on the sum assured & interest levied. While Rule 16 of P. B rules shifts the burden of paying the premia on the due dates to the Insured himself whether he pays the premia in Cash or deduction from Pay.

The objections in para 2 require further explanation.

2. Then again, the Dis. Coy wants restricted the Concession only to the premia due from the Pensioner direct. This partial Concession does not meet the point that has formed the subject of this Ref. Mr. Ranganna wants permission to have the premia due from the Pensioners relations or Guarantees deducted from his pension.

NOTE—Contn. Sheet.

WD 0417--GPB—30,000-8-9-36

Deduction of Public Branch Premia from Pension.

File No. 44 653/X of 1936

General and Revenue Secretariat

Serial No.

OFFICE OF THE SECOND MEMBER
1 DEC 1936
No. 3871

He is probably not keen about his own premia being deducted from his pension. Nor does there seem to be any need for such a restricted Concession, as no one has so far asked for it.
On the other hand, the Actg. Secy's proposals practically negative Mr. Ranfurly's request.
May not the Insurance Committee be requested to consider it?

Subject for orders.

7/12/36 MW

2] There appears to be no objection to permit the deduction of the insurance premia due on the policies in the Public Branch whether on one's own life or on another's from out of the pension at the option of the pensioner subject to conditions that may be found necessary

MW 12/12

Cf. the conditions mentioned in para 2 above by the Insurance Committee. H. Secy.

28 I agree

2nd. (illegible)

13/12

MW 14/12

29 Nov 16/12/36.

MW 17/12

3] It is not clear if the Insurance Committee have to be consulted again or on what lines

Payment of Public Bran' & Loan Premia by deduction from pensions.

General and Revenue Secretariat — G.H. File No. 44 653/36 of 1936. — [App. F. III—2

Serial No.	
	hi draft G.o is to be put up. A draft is however attempted & held for approval JC Secy) 28/1, 28/1, 28/1, 28/1
	TYPING SECTION 13. FEB. 1937 GENL & REVN. SECTT.
2.	No. JC. 5517-19/9 13.2.37 to hi Secy, Insurance Commr, Comptroller, & Compiler, Mysore Gazette permitting payment of Public Branch Insurance premia by deduction from pensions under certain conditions & requesting the Compr & hi Dy. Secy to issue necessary instructions.
	Put up with explanatory Gazette 17/2

NOTE—Contn. Sheet.

WD 0417—GPB—30,000—8-9-36

PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS

THE MAHARAJA OF MYSORE.

-----:O:-----

Order No. Fe 5517-19/F.F 44-36-2

Dated, Bangalore, 13th February 1937.

To facilitate the payment of insurance premia by Government Pensioners, Government are pleased to direct that the premia due/ on the policies taken out in the Public Branch of State Life Insurance, whether on one's own life or another's be permitted to be paid by deduction from pension at the option of the pensioner subject to the ~~following~~ condition that the policy holder will be solely responsible for the payment of the premia on the due dates, and that Government will not be subjected to any additional liability on account of this arrangement.

The Comptroller and the Insurance Secretary will issue necessary subsidiary instructions in the matter.

K Venkata Rao
Secretary to Government,
Financial Department

To

The Secretary, Insurance Committee, Bangalore.

The Comptroller to Government,

The Compiler, Mysore Gazette, for publication in Part I,

P.H.

RAJA SEVASAKTA
M. G. RANGAIYA, Esq., B. A. (Cantab.),
M. Am. A. E., F. F. Sc.,
Chief Engineer & Secretary
to Govt., P. W. D. (Retd.)

FINANCIAL
653
18 AUG. 1936
GENL & REV.

G.7 44-36-1

BASAVANGUDI P. O.

Bangalore, 24-7-1936

Dear Mr. Shamanna,

I spoke to you some time ago about the necessity for making a provision in the rules relating to the Govt insurance scheme for recovering premia from out of the pension of retired Officers.

Kindly see D.O. letter No. 1934 dated 29th may 1934 from the Comptroller T. 6.34 enclosed in original. The case referred to in this D.O. letter is that of my son-in-law for whom I was paying premia from out of my pay while in service. I requested the Comptroller to continue the usual deduction from my

pension after retirement
which he said was not possible
under the rules in force.

Many retired officers would
I think, ~~would~~ welcome such
a facility as it will afford
them an easy means of
providing for their family
members during their life
time. I would also sug-
gest that Retired officers be
permitted to subscribe towards
the Govt Provident Fund
up to half the max^m amount
that officers in active
Service are permitted to
subscribe, i.e, say one anna
per rupee of pension.
I hope the matter will receive
early consideration.

Extract taken & dealt with separately

Yours Sincerely
Sd Ramayya

S. Shanmuga Esq
Financial Sec^y to
Govt
Bangalore

$2_5 = 6 - 3\frac{1}{2}$ $11 = 7$

$0 - 3 - 9$

$0 - 5 - 0$

$2 - 13 - 0$

$0 - 12 - 0$

$0 - 13 - 3$

$0 - 10 - 0$

$2 - 12 - 0$

$0 - 9 = 9$

$2 - 3 = 11$

$\overline{2 - 14 - 3}$

D. O. No. 1933.

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE.

Bangalore, dated 29th May 1934.

1/6/34

Policy No.1492/c.1213 held by Mr. M. K. Lakshmi-Narasimha Rao.

- - - -

DEAR SIR,

In continuation of my D.O.No.240/Spl. dated 17th May 1934, I write to say in connection with the above policy that there is no provision for recovering premia from out of pension. Arrangements will have to be made for the payment of the future premia that fall due on the 7th of every month in cash. A grace of fifteen days is of course allowed for the payment of each monthly instalment.

Yours sincerely,

M. Venkatesa Iyengar

RAJASEVASAKTA
M. G. RANGAIYA, Esq., B.A., B.E.,
Retired Chief Engineer,
BANGALORE.

G. R. S. App. F VI—G 2]

SUBJECT .....

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Diary. No. of letter replied to.....

Section G.7

File No. 44-36

Serial No. 2

General and Revenue Secretariat

( )

the *193* .

Proceedings of the Government of His Highness the Maharaja of Mysore.

Date of issue 17-2- 1937.

Read—

Signed by M K Venkatarao.

May this be—

(i) printed?

(ii) treated as a standing order?

(iii) published in the Gazette, English Part?

(iv) translated?

(v) placed at the disposal of the press?

(vi) published in the Gazette, Kannada Part?

Order thereon.—No. 7E 5517-19

With a view to affording further facilities to Government servants Govt are pleased to direct that [illegible] Insurance premia may be paid by Govt on their Public Account of State Life Insurance, whether on one's own life or another's be permitted to be paid

I. for it to take payment of premia by pay bills presents

by deduction from pension at

his option upon pensioner subject

to the [following] Conditions:— that the Policy holder will be solely responsible for the payment of the premia on the due dates, and must not be subject to any liability on account of this arrangement

1. The Pensioner will make an application to the Treasury Concerned intimating his desire to pay his premia by deduction from his pension

2. The pension Bill will be presented at the Treasury with the necessary premium deduction Statements

3. The pensioner should see that credit is given to the premium on the due dates, [by deduction on the pension bill with]

The Comptr. is requested to issue necessary subsidiary instructions in the matter

~~Treasury about the procedure to be followed.~~

~~The Insurance Coy is requested to take action~~ The Insurance Coy will take action to amend ~~to amend~~ the Policy only upon public Br.

List of Enclosure

~~Pensions Rules with~~

17/2

28/1. H. Secy.

To H. Secy Pens. Committee

H. Comptr.

Comptr. to give Publicity for publication in Part I

Copy to Rajaswantha Rao C. Langley

with reference to this Letter of 20.7.36.

Copied by

Examined by JL 5520/17-2-1937

28/1. [Press T. No] W. M.